

No. 215

ABSTRACT OF REPORTS
OF CONDITION OF
MONTANA

State Banks
and
Trust Companies

•
National Banks

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December 31, 1976



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MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First State Bank
Billings	First Citizens Bank (1) Valley State Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)

Helena	Bank of Montana (1) First Security Bank (1) Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co. (1)
Missoula	First Security Bank (1) Montana Bank of South Missoula Missoula Bank of Montana (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sidney	1st United Bank (1)
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)
(1) Members Federal Reserve Bank	

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank Midland National Bank Security Bank N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.

Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	*Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank of Missoula Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

*Opened May 10, 1976

**Aggregate Resources and Liabilities of (99) State Banks and (3) Trust Companies,
December 31, 1976 Compared with Reports of (99) State Banks and (3)
Trust Companies, December 31, 1975**

RESOURCES:	December 31, 1976	December 31, 1975	Decrease— Increase+
Cash and Banks	\$ 132,790,000.00	\$ 131,514,968.94	\$ 1,275,031.06+
U.S. Government Bonds	194,404,000.00	182,031,720.69	12,372,279.31+
Federal Agency Bonds	76,687,000.00	74,890,574.54	1,796,425.46+
State & Municipal Bonds	194,390,000.00	185,754,074.54	8,635,925.46+
Other Securities	2,946,000.00	3,361,528.63	415,528.63—
Federal Funds Sold	40,332,000.00	35,830,000.00	4,502,000.00+
*Loans and Discounts	807,610,000.00	740,304,366.82	67,305,633.18+
Premises, Furn. & Fix.	69,267,000.00	22,190,175.40	47,076,824.60+
Other Real Estate	3,360,000.00	1,264,240.64	2,095,759.36+
Other Assets	15,881,000.00	12,786,652.94	3,094,347.06+
	<u>\$1,537,667,000.00</u>	<u>\$1,389,928,303.14</u>	<u>\$ 147,738,696.86+</u>
LIABILITIES			
Demand Deposits of I.P.C.	\$ 396,735,000.00	\$ 388,245,993.44	\$ 8,489,006.56+
Time Deposits of I.P.C.	822,923,000.00	713,048,516.53	109,874,483.47+
U.S. Gov. Deposits	7,479,000.00	4,523,331.91	2,955,668.09+
Other Pub. Deposits	144,830,000.00	120,861,387.62	23,968,612.38+
Deposits on Comm'l. Banks	7,739,000.00	8,112,624.49	373,624.49—
Other Deposits	13,896,000.00	12,786,453.86	1,109,546.14+
Federal Funds Purchased ..	15,550,000.00	5,253,000.00	10,297,000.00+
Borrowed Funds	109,000.00	119,247.88	10,247.88—
Other Liabilities	13,350,000.00	36,069,651.35	22,719,651.35—
Reserves on Securities	-0-	225,874.00	225,874.00—
Cap. Notes & Debentures	2,283,000.00	1,745,000.00	538,000.00+
Common Capital Stock	44,966,000.00	40,302,500.00	4,663,500.00+
Surplus	44,873,000.00	40,447,692.56	4,425,307.44+
Undivided Profits	20,847,000.00	17,605,029.50	3,241,970.50+
Capital Reserves	2,087,000.00	582,000.00	1,505,000.00+
	<u>\$1,537,667,000.00</u>	<u>\$1,389,928,303.14</u>	<u>\$ 147,738,696.86+</u>
*After Deduction of Loan Loss Reserves	\$ 8,847,000.00	\$ 10,780,854.19	

**Aggregate Resources and Liabilities of (56) National Banks in Montana,
December 31, 1976 Compared with Reports of (55) National Banks
December 31, 1975****

RESOURCES:	December 31, 1976	December 31, 1975	Decrease— Increase+
Cash and Banks	\$ 215,972,000.00	\$ 247,653,000.00	\$ 31,681,000.00—
U.S. Government Bonds	146,130,000.00	145,035,000.00	1,095,000.00+
Federal Agency Bonds	62,696,000.00	57,894,000.00	4,802,000.00+
State and Municipal Bonds	273,600,000.00	272,324,000.00	1,276,000.00+
Other Securities	6,539,000.00	7,564,000.00	1,025,000.00—
Federal Funds Sold	94,057,000.00	72,243,000.00	21,814,000.00+
*Loans and Discounts	1,167,433,000.00	988,206,000.00	179,227,000.00+
Premises, Furn. & Fix.	36,167,000.00	109,322,000.00	73,155,000.00—
Other Real Estate	4,763,000.00	6,464,000.00	1,701,000.00—
Other Assets	24,884,000.00	23,767,000.00	1,117,000.00+
	<u>\$2,032,241,000.00</u>	<u>\$1,930,472,000.00</u>	<u>\$ 101,769,000.00+</u>
LIABILITIES			
Demand Deposits of I.P.C.	\$ 492,820,000.00	\$ 477,724,000.00	\$ 15,096,000.00+
Time Deposits of I.P.C.	1,099,923,000.00	986,323,000.00	113,600,000.00+
U.S. Government Deposits ..	8,151,000.00	6,672,000.00	1,479,000.00+
Other Public Deposits	157,340,000.00	137,664,000.00	19,676,000.00+
Deposits of Comm'l. Banks ..	36,579,000.00	37,377,000.00	798,000.00—
Other Deposits	14,922,000.00	17,170,000.00	2,248,000.00—
Federal Funds Purchased ..	46,063,000.00	50,239,000.00	4,176,000.00—
Borrowed Funds	655,000.00	452,000.00	203,000.00+
Other Liabilities	25,945,000.00	86,556,000.00	60,611,000.00—
Reserves on Securities	-0-	128,000.00	128,000.00—
Cap. Notes & Debentures	15,303,000.00	12,725,000.00	2,578,000.00+
Common Capital Stock	56,169,000.00	51,124,000.00	5,045,000.00+
Surplus	56,275,000.00	51,370,000.00	4,905,000.00+
Undivided Profits	18,648,000.00	14,634,000.00	4,014,000.00+
Capital Reserves	3,448,000.00	314,000.00	3,134,000.00+
	<u>\$2,032,241,000.00</u>	<u>\$1,930,472,000.00</u>	<u>\$ 101,769,000.00+</u>
*After Deduction of Loan Loss Reserves	\$ 11,016,000.00	\$ 16,974,000.00	
Grand Total—ALL BANKS IN MONTANA	<u>\$3,569,908,000.00</u>	<u>\$3,320,400,303.14</u>	<u>\$ 249,507,696.86+</u>

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA*

STATE BANKS	December 31, 1976	December 31, 1975	NATIONAL BANKS	December 31, 1976	December 31, 1975
Loans as Percentage of Total Assets	52.79%	53.62%	Loans as Percentage of Total Assets	57.68%	51.62%
Loans as Percentage of Total Deposits	58.59%	60.20%	Loans as Percentage of Total Deposits	65.12%	60.45%
Capital and Reserve a/c's as Percentage of Total Assets	8.01%	7.97%	Capital and Reserve a/c's as Percentage of Total Assets	7.87%	7.56%
Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.95%	Capital and Reserve a/c's as Percentage of Total Deposits	8.89%	8.86%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.48%	25.13%	Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.01%	23.61%
Time Deposits as Percentage of Total Deposits I.P.C.	67.47%	64.75%	Time Deposits as Percentage of Total Deposits I.P.C.	69.06%	67.37%
Demand Deposits as Percentage of Total Deposits I.P.C.	32.53%	35.25%	Demand Deposits as Percentage of Total Deposits I.P.C.	30.94%	32.63%

*Ratios for 1976 not precisely comparable to 1975 ratios due to changes in reporting Reserves for Loan Losses and Unearned Income on Loans.